

**AMENDMENTS TO THE CLAIMS:**

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A method for managing a financial account, comprising:  
creating a financial account for a customer, the financial account comprising:  
a credit line sub-account for managing purchases by the customer; and  
a balance transfer sub-account for managing at least one balance transferred by the customer; and  
defining attributes for the balance transfer sub-account, the attributes comprising a maximum required periodic payment and a maximum interest rate for a balance transferred that are fixed for the life of the ~~balance~~ financial account at a time when the financial account is opened.

2. (Previously Presented) The method of claim 1, wherein the maximum required periodic payment is defined as a fixed amount.

3. (Previously Presented) The method of claim 1, wherein the maximum interest rate is defined as 0% and the method further comprises defining, for the balance transfer sub-account, an account initiation fee.

4. (Currently Amended) The method of claim 3, wherein the account initiation fee is based upon the size of the ~~transferred~~ balance transferred.

5. (Previously Presented) The method of claim 1, wherein defining attributes for the balance transfer sub-account further comprises defining a pay-off date for the balance transfer sub-account.

6. (Previously Presented) The method of claim 5, wherein defining a pay-off date for the balance transfer sub-account comprises receiving a desired pay-off date from the customer.

7. (Currently Amended) The method of claim 1, wherein the balance transferred by the customer is a payment made to the customer by equivalent to an amount an issuer of the financial account pays an original debt holder at the time when the financial account is opened.

8. (Previously Presented) The method of claim 1, wherein the financial account is a credit card account.

9. (Currently Amended) A method for managing a financial account, comprising:

creating a financial account for a customer, the financial account comprising:

a credit line sub-account for managing purchases by the customer; and

a balance transfer sub-account for managing at least one balance

transferred by the customer; and

customizing a pay-off date for ~~[[the]]~~ a balance transferred to the balance transfer sub-account; and

defining attributes for the balance transferred based on a period of time until the pay-off date.

10. (Currently Amended) The method of claim 9, wherein customizing a pay-off date comprises selecting the pay-off date based on information about future financial plans of the customer or receiving a desired pay-off date from the customer.

11. (Currently Amended) The method of claim 9, ~~further comprising defining~~ attributes for the balance transfer sub-account, wherein the attributes comprise ~~comprising~~ a maximum required periodic payment and a maximum interest rate for the balance transferred that are fixed for the life of the ~~balance~~ financial account at a time when the financial account is opened.

12. (Previously Presented) The method of claim 11, wherein the maximum required periodic payment is defined as a fixed amount.

13. (Previously Presented) The method of claim 11, wherein the maximum interest rate is defined as 0% and the method further comprises defining, for the balance transfer sub-account, an account initiation fee.

14. (Previously Presented) The method of claim 9, wherein the financial account is a credit card account.

15. (Currently Amended) A method for managing a financial account, comprising:  
creating a financial account for a customer, the financial account comprising:  
a credit line sub-account for managing purchases by the customer; and  
a balance transfer sub-account for managing at least one balance transferred by the customer; and  
defining attributes for the balance transfer sub-account, the attributes comprising:  
an interest rate of 0% for ~~the life of the~~ a balance transferred that is fixed for the life of the financial account at a time when the financial account is opened, and a balance transfer fee that is based upon the size of the ~~at least one~~ transferred balance.

16. (Previously Presented) The method of claim 15, further comprising providing the customer with a draft mechanism for transferring an additional balance to the balance transfer sub-account, up to a predetermined limit.

17. (Currently Amended) The method of claim 15, further comprising applying a payment received from the customer toward a minimum periodic payment on the balance transferred in the transfer sub-account before applying the payment toward a minimum periodic payment on the credit line sub-account.

18. (Currently Amended) A system for managing a financial account, comprising:

means for creating a financial account for a customer, the financial account comprising a credit line sub-account for managing purchases by a customer and a balance transfer sub-account for managing at least one balance transferred by the customer; and

means for defining attributes for the balance transfer sub-account, the attributes comprising a maximum required periodic payment and a maximum interest rate for a balance transferred that are fixed for the life of the ~~balance~~ financial account at a time when the financial account is opened.

19. (Previously Presented) The system of claim 18, wherein the means for creating a financial account comprises means for creating credit card account.

20. (Currently Amended) A system for managing a financial account, comprising:

means for creating a financial account for a customer, the financial account comprising a credit line sub-account for managing purchases by a customer and a balance transfer sub-account for managing at least one balance transferred by the customer; and

means for customizing a pay-off date for ~~[[the]]~~ a balance transferred to the balance transfer sub-account; and

means for defining attributes for the balance transferred based on period of time until the pay-off date.

21. (Previously Presented) The system of claim 20, wherein the means for customizing a pay-off date comprises means for receiving a desired pay-off date from the customer.

22. (Currently Amended) The system of claim 20, ~~further comprising means for defining attributes for the balance transfer sub-account, wherein~~ the attributes ~~comprising~~ comprise a maximum required periodic payment and a maximum interest rate for the balance transferred that are fixed for the life of the ~~balance~~ financial account at a time when the financial account is opened.

23. (Previously Presented) The system of claim 22, wherein the maximum required periodic payment is defined as a fixed amount.

24. (Previously Presented) The system of claim 22, wherein the maximum interest rate is defined as 0% and the system further comprises means for defining an account initiation fee for the balance transfer sub-account.

25. (Currently Amended) The system of claim 20, wherein the means for creating a financial account comprises means for creating a credit card account.

26. (Currently Amended) A system for managing a financial account, comprising:

means for creating a financial account for a customer, the financial account comprising a credit line sub-account for managing purchases by a customer and a balance transfer sub-account for managing at least one balance transferred by the customer; and

means for defining attributes for the balance transfer sub-account, the attributes comprising: an interest rate of 0%, ~~for the life of the~~ a balance transferred, that is fixed for the life of the financial account at a time when the financial account is opened, and a balance transfer fee that is based upon the size of the ~~at least one~~ transferred balance.

27. (Previously Presented) The system of claim 26, further comprising means for providing the customer with a draft mechanism for transferring an additional balance to the balance transfer sub-account, up to a predetermined limit.

28. (Currently Amended) The system of claim 26, further comprising means for applying a payment received from the customer toward a minimum periodic payment on the balance transferred in the transfer sub-account before applying the payment toward a minimum periodic payment on the credit line sub-account.

29. (Currently Amended) A computer readable medium capable of configuring a computing platform to perform a method for managing a financial account, the method comprising:

creating a financial account for a customer, the financial account comprising:

- a credit line sub-account for managing purchases by the customer; and
- a balance transfer sub-account for managing at least one balance transferred by the customer; and

defining attributes for the balance transfer sub-account, the attributes comprising a maximum required periodic payment and a maximum interest rate for a balance transferred that are fixed for the life of the ~~balance~~ financial account at a time when the financial account is opened.

30. (Previously Presented) The computer readable medium of claim 29, wherein the maximum required periodic payment is defined as a fixed amount.

31. (Previously Presented) The computer readable medium of claim 29, wherein the maximum interest rate is defined as 0% and the method further comprises defining, for the balance transfer sub-account, an account initiation fee.

32. (Currently Amended) The computer readable medium of claim 31, wherein the account initiation fee is based upon the size of the ~~transferred balance~~ transferred .

33. (Previously Presented) The computer readable medium of claim 29, wherein defining attributes for the balance transfer sub-account further comprises defining a pay-off date for the balance transfer sub-account.



34. (Previously Presented) The computer readable medium of claim 33, wherein defining a pay-off date for the balance transfer sub-account comprises receiving a desired pay-off date from the customer.

35. (Currently Amended) The computer readable medium of claim 29, wherein the balance transferred ~~transferred by the customer is a payment made to the customer~~ by equivalent to an amount an issuer of the financial account pays an original debt holder at the time when the financial account is opened.

36. (Previously Presented) The computer readable medium of claim 29, wherein the financial account is a credit card account.

37. (Currently Amended) A computer readable medium capable of configuring a computing platform to perform a method for managing a financial account, the method comprising:

creating a financial account for a customer, the financial account comprising:

a credit line sub-account for managing purchases by the customer; and

a balance transfer sub-account for managing at least one balance transferred by the customer; and

customizing a pay-off date for ~~[[the]]~~ a balance transferred to the balance transfer sub-account; and

defining attributes for the balance transferred based on a period of time until the pay-off date.

38. (Previously Presented) The computer readable medium of claim 37, wherein customizing a pay-off date comprises receiving a desired pay-off date from the customer.

39. (Currently Amended) The computer readable medium of claim 37, wherein ~~the method further comprises defining attributes for the balance transfer sub-account,~~ the attributes ~~comprising~~ comprise a maximum required periodic payment and a maximum interest rate for the balance transferred that are fixed for the life of the balance financial account at a time when the financial account is opened.

40. (Previously Presented) The computer readable medium of claim 39, wherein the maximum required periodic payment is defined as a fixed amount.

41. (Previously Presented) The computer readable medium of claim 39, wherein the maximum interest rate is defined as 0% and the method further comprises defining, for the balance transfer sub-account, an account initiation fee.

42. (Previously Presented) The computer readable medium of claim 37, wherein the financial account is a credit card account.

43. (Currently Amended) A computer readable medium capable of configuring a computing platform to perform a method for managing a financial account, comprising:  
creating a financial account for a customer, the financial account comprising:

a credit line sub-account for managing purchases by the customer; and  
a balance transfer sub-account for managing at least one balance  
transferred by the customer; and  
defining attributes for the balance transfer sub-account, the attributes comprising:  
an interest rate of 0%, ~~for the life of the~~ a balance transferred, that is fixed for the life of  
the financial account at a time when the financial account is opened, and a balance  
transfer fee that is based upon the size of the ~~at least one~~ transferred balance.

44. (Previously Presented) The computer readable medium of claim 43, wherein  
the method further comprises providing the customer with a draft mechanism for  
transferring an additional balance to the balance transfer sub-account, up to a  
predetermined limit.

45. (Currently Amended) The computer readable medium of claim 43, wherein  
the method further comprises applying a payment received from the customer toward a  
minimum periodic payment on the balance transferred in the transfer sub-account  
before applying the payment toward a minimum periodic payment on the credit line sub-  
account.